

PROTECT YOURSELF



June 15, 2020 is World Elder Abuse Awareness Day (WEAAD) and a time to bring information about elder financial exploitation to the forefront of everyone's minds. Not to scare you, but to educate you. There are a lot of things you can do for yourself and your loved ones to protect your fortress and theirs.

You can visit the Social Security Administration's website and create a [My Social Security](#) account where you can manage your benefits online, long before retirement age. The benefit of signing up for this early is to make sure no one else has started receiving benefits in your name or attempted to use your social security number without your knowledge. This could be very difficult to deal with if you wait until you are retirement age and then learn that someone else has been receiving benefits in your name and/or added account information for direct deposits that do not belong to you. You are eligible to set this account information at age 18.

You can request a copy of your credit report free, typically once a year from each of the three national credit bureaus. However, because of the increase in scams and identity theft during COVID, you can now check your credit report weekly for FREE until April 2021 by visiting [Annual Credit Report.com](#). The same website provides instructions on how to freeze your credit. This means that no one can open a new credit account or loan in your name without your knowledge. You can still use all the open credit available to you, no new accounts will be opened unless you approve of them. This is important especially if you or your loved ones are moving into a facility, there is no need to purchase a new car, house or open a new credit card. If you decide you need a new line of credit you can easily contact the three credit bureaus and unfreeze your credit to allow for the new account. The [nerdwallet](#) gives step-by-step instructions on how to freeze the credit of a minor child's credit.

Lastly, but most important is that you need to make sure that you or your loved one are not feeling socially isolated. In this age of technology, there are things you can do to communicate with your loved ones that may be homebound on a daily basis. Most older adults long for daily communication with their family and friends. You can personally visit them, call them on the phone, you can use video calls if you have taught them how to utilize that technology. You can send them photos of yourself, the grandkids or pets that are a part of your life. Older adults want to feel loved and included. Even if you are thousands of miles apart, you can still communicate with your loved ones for 5 minutes each day.

Please share to recognize World Elder Abuse Awareness Day WEAAD 2020. For more information or suggestions on what actionable steps you can take to protect your fortress or the fortress of your loved ones, please visit www.protectyourfortress.com.